

PAYTREX

PAYMENT SOLUTIONS

Privacy Policy

Paytrex Payment Solutions

Effective date	22 September 2026
Contact	info@paytrex.co.uk
Website	www.paytrex.co.uk

1. About this policy

Paytrex Payment Solutions ("Paytrex", "we", "us" or "our") respects your privacy and is committed to handling personal data fairly, lawfully and transparently. This Privacy Policy explains how we collect and use personal data when you enquire about, apply for or use our foreign exchange, international payment and multi-currency account or wallet services, visit our website, communicate with us, or otherwise interact with Paytrex.

Paytrex is not itself an FCA-authorised firm. Where a service requires regulated payment, e-money or related infrastructure, it is provided through appropriately authorised and regulated third-party providers. Those providers may act as independent controllers of personal data for their own regulatory, onboarding, safeguarding, transaction-processing and compliance purposes and may provide their own privacy notices.

2. Personal data we may collect

We may collect identity and contact information such as name, address, date of birth, telephone number and email address; identification and verification information such as passports, driving licences, proof of address, photographs and verification results; business information such as company details, ownership, directors, authorised persons and beneficial owners; financial and transaction information such as bank details, payment instructions, currency requirements, transaction history, source of funds and source of wealth; communications such as emails, telephone calls, messages and instructions; technical information such as IP address, device, browser and website usage information; and compliance information including sanctions, politically exposed person, adverse-media, fraud-prevention and anti-money-laundering screening results.

We may also receive personal data from your employer or company, authorised representatives, banks, payment providers, identity-verification providers, fraud-prevention agencies, public registers, credit-reference or screening providers, professional advisers and other lawful sources.

3. How and why we use personal data

We may use personal data to respond to enquiries; establish and manage our relationship with you; arrange spot and forward foreign-exchange transactions, international payments and multi-currency services; communicate quotations, confirmations and settlement information; verify identity and conduct due diligence; prevent and detect fraud, money laundering and other financial crime; comply with legal, regulatory and contractual obligations; manage risk, disputes, complaints and debt recovery; maintain security; improve our services and website; keep business records; and, where permitted, send relevant service or marketing communications.

Our lawful bases may include taking steps at your request before entering into a contract and performing a contract, complying with legal obligations that apply to us, pursuing our legitimate interests or those of a third party where those interests are not overridden by your rights, and consent where the law requires it. Where special-category or criminal-offence data is processed, we will rely on an additional lawful condition where required.

4. Sharing personal data

We may share personal data where reasonably necessary with authorised and regulated payment, e-money, banking and foreign-exchange providers; banks and payment networks; identity-verification, screening and fraud-prevention providers; technology, hosting, communications and security providers; professional advisers, auditors and insurers; debt-recovery and dispute-resolution providers; law-enforcement, courts, regulators, tax authorities and other public bodies where required or permitted by law; and a prospective purchaser, investor or successor in connection with a legitimate corporate transaction.

We require service providers acting as our processors to handle personal data only for agreed purposes and with appropriate security and confidentiality protections. Some regulated providers and other recipients will process data as independent controllers under their own legal responsibilities.

5. Fraud prevention and financial crime

Before or while providing services, Paytrex and/or the relevant regulated provider may carry out checks to verify identity and help prevent fraud, money laundering and other financial crime. Personal data may be shared with fraud-prevention agencies and other screening providers for these purposes. Fraud-prevention agencies may retain information and use it to help other organisations assess fraud and money-laundering risk. Where applicable, further fair-processing information will be provided or made available by the relevant agency.

If fraud or financial crime risk is identified, services may be refused, restricted, suspended or terminated, subject to applicable law and the terms governing the relevant service.

6. International transfers

Some recipients or technology providers may process personal data outside the United Kingdom. Where UK data-protection law requires safeguards for an international transfer, we will use an appropriate transfer mechanism, such as UK adequacy regulations, the UK International Data Transfer Agreement, the UK Addendum to approved standard contractual clauses, or another lawful safeguard.

7. Data retention

We keep personal data only for as long as reasonably necessary for the purposes for which it was collected, including to meet legal, regulatory, accounting, fraud-prevention, contractual and dispute-resolution requirements. Retention periods vary according to the type of data, the service involved and the requirements applying to Paytrex and/or the relevant regulated provider. We may retain transaction and due-diligence records for a number of years after the relationship ends where necessary for compliance, claims or record-keeping.

8. Security

We use proportionate technical and organisational measures designed to protect personal data against accidental or unlawful loss, misuse, alteration, disclosure or access. Access is limited according to business need. No method of electronic transmission or storage can be guaranteed to be completely secure, so we continually review controls in light of risk.

9. Your rights

Depending on the circumstances and applicable law, you may have rights to request access to your personal data; correction of inaccurate data; erasure; restriction of processing; data portability; and to object to certain processing. Where processing relies on consent, you may withdraw that consent without affecting earlier lawful processing. Rights are not absolute and exemptions may apply.

To exercise a right or raise a privacy concern, contact info@paytrex.co.uk. We may need to verify your identity before responding. You also have the right to complain to the UK Information Commissioner's Office about our handling of personal data.

10. Marketing

We may send business or service communications that are necessary for our relationship with you. We will send electronic direct marketing only where permitted by applicable law. You can opt out of marketing at any time using the unsubscribe method provided or by contacting info@paytrex.co.uk. Opting out of marketing does not prevent essential service communications.

11. Cookies and website technologies

Our website may use cookies and similar storage or access technologies. Strictly necessary technologies may be used without consent where permitted. Where consent is required for analytics, advertising or other non-essential technologies, they should not be activated until the appropriate choice has been made. See our Cookie Policy for further information.

12. Changes and contact

We may update this Privacy Policy to reflect changes to our services, providers, technology or legal requirements. The current version should be published on our website with its effective date.

For questions about this policy or our use of personal data, contact Paytrex Payment Solutions at info@paytrex.co.uk or via www.paytrex.co.uk.

Document control note: This document is drafted for Paytrex Payment Solutions based on the operating information supplied. It should be reviewed against Paytrex's actual data flows, suppliers, cookie scan and regulated-provider arrangements before publication.